

Certificate Number: 14912-NYS-DE-031632504

Bankruptcy Case Number: 18-11852



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 18, 2018, at 11:51 o'clock AM EDT, Panos Seretis completed a course on personal financial management given by internet by 001 Debtoedu LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Southern District of New York.

Date: September 18, 2018 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor